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# IHRY NEWS

February 2016

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## Everything You Need To Know About Flood Insurance

*Article provided by Ihry Insurance.*

Do you have flood insurance? Ever wonder if you actually need it? When you think of a flood, do you imagine heavy rain and a torrent of water rushing by, tossing tons of debris around and destroying everything in its path?

The truth is that it only takes a relatively small amount of water to constitute a flood, and that a small amount of water is all it takes to create serious water damage to your property and personal items, along with a hefty repair bill. Flooding costs the United States more than any other type of natural disaster and American households are affected by flooding more often than by fires, earthquakes and tornadoes, costing an average of 50 billion dollars each year.

If a flash flood were to happen today, would you have peace of mind? Want to know more about flood insurance and your coverage options? What follows is some helpful information about what flood insurance is,

why it is important to have it, what it covers and where to find the right policy for your needs.

*What is flood insurance and why is having it important?*

Flood insurance is a type of insurance policy created to provide coverage for flood related property loss and to lower financial loss risk for homeowners, renters and business owners. There are several reasons why having a well-designed flood insurance policy is essential:

1. While some areas tend to be more frequently affected than others, the truth is that every area in the United States is flood prone. In fact, each one of the 50 states has been affected by flooding in a major way over the past several years. The main causes of flooding in the United States include, but are not limited to the following:

- Climate Changes
- Urbanization

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# Flood Insurance

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- Storms
  - Hurricanes
  - Dam or Levee Failure
  - Melting Snow
  - Blocked Drains and Water Backups
2. Flood insurance is not typically included in the average home, rental or business insurance policy and must be purchased as a supplemental coverage.
  3. If your home or business is located in an area designated as having a high property flood risk by the Federal Emergency Management Agency (FEMA) based on historical trends, average rainfall, land topography and storm surges, having a flood insurance policy is vital.
  4. If you want to purchase a home in a flood zone, your mortgage lender may require you to get flood insurance coverage before they will approve the loan.

## What does flood insurance cover?

There are three major coverage types offered in the average flood insurance policy, which include:

### 1. Building Coverage

Provides coverage for buildings such as a home, office or other physical structures that can be damaged by water from a flood.

### 2. Replacement Cost Coverage

If your home is completely destroyed in a flood, this coverage covers the cost of replacing it. A caveat however, is that this type of coverage is limited to single-family homes, which are also primary residences and which are also insured for the majority of the cost of replacement.

### 3. Contents Coverage

Provides coverage for your personal household items such as electronics, appliances, clothing and furniture.

Depending on the way your individual flood insurance policy is written, specific coverage items may include the following:

- Structural Damage
- Plumbing and Electrical Repairs

- HVAC Repair and Replacement
- Carpet Replacement
- Loss of Jewelry
- Mold and Mildew Remediation
- Removing Flood Debris

The actual coverage options included in your flood insurance policy depend largely on your specific situation. For example, if you rent your home, you may only want to purchase coverage for your personal belongings. However, if you own your home, a policy that includes, building, contents and replacement cost coverages would offer more comprehensive protection for your investment.

## Who provides flood insurance coverage?

In 1968 the government run FEMA established a program known as the National Flood Insurance Program (NFIP) in communities commonly affected by flood water. This is the program through which most Americans can obtain their flood insurance.

When you are ready to buy flood insurance, it is important to keep the following information in mind:

1. It takes approximately 30 days for a new flood insurance policy to go into full effect, so it is important to get coverage as soon as possible. However, if you purchase a new home and it takes less than 30 days to close on the property, the insurance coverage is made available sooner.
2. No matter which state you reside in, once your local community participates in the program, National Flood Insurance is available to you.

Even though flood insurance policies are provided through the National Flood Insurance Program, it is important to work with a flood insurance agent to make sure that you get the guidance, knowledge, support and assistance you need.

Your agent will help you to select the optimal policy options (premium rates and coverages), find discounts and file a claim if the need arises, making your life much simpler.

*Protect your home with Ithry Insurance*

Call today to get a free flood insurance quote!



# Snow Shoveling Tips, Tools, and Techniques

Article provided by Foremost.

Snow shoveling can be a laborious but inevitable winter chore. Between the snow and ice storms in the colder regions of the U.S., the responsibility to clear your sidewalk, driveway, and various other paths are on the to-do list. Shoveling may seem like a no-brainer, but many people don't complete the task as effectively or as safely as they should to reduce the risk of injury! Take a look at the top three things to keep in mind when shoveling to keep paths clear and your body pain-free this winter!

## What kind of shovel should I use?

- **High-strength, plastic shovels** are light and easy to use, so if you have snow piling up, this kind of shovel would do the job well. However, constant scraping against sidewalks and driveways can wear out the material, and they are not particularly effective when ice is on the ground.
- **Metal shovels** are heavier and more difficult to maneuver, but if you are dealing with both snow and ice, this might be a good way for you to go. These shovels will save you a lot of time if you need to chip ice while shoveling, and have amazing durability when chosen properly.
- **Either way**, make sure the shovel has a long, curved handle to reduce risk of spinal stress. Back injuries, fractures, and heart problems related to snow shoveling cause more than 11,000 adults and children to the hospital every year<sup>1</sup> — you don't want to be a part of that statistic!

## How should I prepare my body to help ensure comfort and safety?

- **Stretch** your arm and leg muscles to help prevent injury from strain.
- **Dress in warm**, thick layers (and don't forget a hat!)
- **Wear boots** that provide proper traction to avoid slipping.



- **Stay hydrated** — grab some water every 15 minutes or so.

## What form should I have when shoveling snow?

- **Push, don't lift!** Snow can be surprisingly heavy, especially when wet. If you only have a few inches of snow on the ground, pushing instead of lifting it will relieve strain on your back, shoulders, and neck.
- **Do not** throw snow over your back.
- **Squat** by bending your knees rather than your back.
- **Remove the snow by layer.** Rather than scooping one foot of snow, skim the top few inches and toss in front of you, then continue to skim until you can push the last few inches to the end of your driveway/sidewalk/etc.

# What to Do After a Car Accident in Winter

*Article provided by Safeco.*

Freezing temperatures, gusts of wind, patches of ice – winter can be a horrible time to be on the road. And, an even worse time to get into a car accident.

But, with reduced visibility, slick roads and maybe even a reckless driver or two, accidents are bound to happen. So, what should you do if you experience one? Follow these five guidelines to help you stay safe while you wait for help to arrive after a car accident in winter:

- 1. Respond calmly.** Your first instinct following any car accident may be to jump out of the car and give the other driver(s) a piece of your mind. But, given traffic and road conditions, it may not be safe for you to get out of your vehicle at all (and, it's never safe to act aggressively toward others). So, stay in your car, take a deep breath, turn on your hazard lights and check yourself and others for injuries. Keep in mind that, if you're in shock, you may not notice your own injuries at first. If needed, call 911 to request medical and traffic assistance.
- 2. Get off the road.** If a minor accident leaves your car operable and no one involved requires emergency first aid, make clearing the roadway your next priority. Have all vehicles pull well off the road to reduce the chances of causing another accident. Just proceed with caution, especially if visibility is low. Other drivers on the road need extra time to react to slow-moving vehicles.
- 3. If you can't get off the road, stay in your car.** Walking around the roadway is extremely dangerous if other cars are around, particularly with stormy weather and slick roads making it difficult for drivers to respond to unexpected hazards. So, stay in your car and fasten your seatbelt, in case another collision occurs. Wait there for assistance and instructions from emergency personnel. Or, if your car isn't safe to be in, seek other protection.
- 4. Stay visible, stay warm, stay put.** Put up warning triangles and road flares, if you have them. Otherwise, tie a bright piece of cloth on your antenna or door handle so your vehicle is visible to others. If you're running the engine to stay warm (make sure your tailpipe isn't clogged with mud or snow or you risk being exposed to carbon monoxide), also turn on your running lights. Your vehicle emergency kit, stocked with blankets, extra clothing and more, will come in handy until emergency responders arrive. Because staying put is typically safer than heading out to seek help – you risk getting lost. And, leaving the scene of a serious accident can result in monetary fines.
- 5. Collect pertinent details and report the accident.** After any accident, it's important to exchange insurance information with the other driver(s), jot down notes about what happened and even snap a few photos – just be sure not to put yourself in harm's way in order to do so. Then contact your insurance carrier to file a claim and your roadside assistance service to request help.

And, what if you come across an accident involving others? So long as they aren't in immediate danger, your best bet is likely calling 911 and letting the appropriate local authorities respond. Pulling over to help could cause additional problems, such as distracting other drivers and causing an accident yourself.

Remember, winter driving can be as unpredictable as the weather. So, keep your phone charged and your gas tank full, and slow down so you have extra time to respond – you need it when the roads are slick!

